

Each day over 10,000 Baby Boomers turn 65. And often, this results in a shift in investing objectives as each client shifts their investing priorities to include greater focus on distribution.

Investment Choices Have a Strong Impact of the Sequence of Returns:

Two retirees with identical wealth can have entirely different financial outcomes, over market cycles, even if the long-term market averages are similar. The sequence of returns can significantly impact the income available during retirement.

As a truly tactical rules-based investment manager, our process works to minimize risk and can provide a very different outcome and retirement income experience.

The Ocean Park Conservative Allocation Strategy has a proven track record that prioritizes downside protection and diverse asset allocation so you can plan for a smoother ride and grow the principal investment over time.

	ANNUAL WITHDRAWAL	OCEAN PARK CONSERVATIVE ALLOCATION*		MORNINGSTAR ALLOCATION 15% TO 30% EQUITY		70% S&P 500 INDEX 30% BLOOMBERG BC AGG INDEX	
		RETURN	ENDING PRINCIPAL	RETURN	ENDING PRINCIPAL	RETURN	ENDING PRINCIPAL
2000	(\$25,000)	13.97%	\$541,358	3.32%	\$490,770	-2.88%	\$461,320
2001	(\$25,500)	-0.37%	\$513,949	2.30%	\$475,791	-5.79%	\$410,586
2002	(\$26,010)	6.39%	\$519,118	3.26%	\$464,630	-12.39%	\$336,927
2003	(\$26,530)	30.14%	\$641,054	11.96%	\$490,496	21.31%	\$376,542
2004	(\$27,061)	11.71%	\$685,892	5.41%	\$488,508	8.92%	\$380,655
2005	(\$27,602)	6.39%	\$700,354	2.82%	\$473,903	4.17%	\$367,776
2006	(\$28,154)	9.28%	\$734,581	6.80%	\$476,060	12.36%	\$381,599
2007	(\$28,717)	2.60%	\$724,216	5.05%	\$469,934	5.94%	\$373,843
2008	(\$29,291)	-3.75%	\$668,865	-16.26%	\$368,994	-24.33%	\$260,722
2009	(\$29,877)	33.25%	\$851,451	19.19%	\$404,193	20.30%	\$277,706
2010	(\$30,475)	9.42%	\$898,312	9.62%	\$409,670	12.51%	\$278,160
2011	(\$31,084)	3.20%	\$894,979	1.78%	\$385,324	3.83%	\$256,539
2012	(\$31,706)	8.67%	\$938,118	8.34%	\$383,110	12.47%	\$252,869
2013	(\$32,340)	0.88%	\$913,749	3.95%	\$364,625	22.06%	\$269,178
2014	(\$32,987)	5.94%	\$933,079	3.38%	\$342,847	11.37%	\$263,046
2015	(\$33,647)	-0.31%	\$896,644	-2.09%	\$302,738	1.13%	\$231,991
2016	(\$34,320)	6.18%	\$915,616	5.67%	\$283,638	9.17%	\$215,798
2017	(\$35,006)	6.83%	\$940,756	6.48%	\$264,743	16.34%	\$210,333
2018	(\$35,706)	-2.95%	\$878,351	-3.09%	\$221,960	-3.07%	\$169,266
TOTAL	(\$571,014)						

Which outcome would you choose?

Insight:
Periods of significant declines within market cycles can have devastating impact on the principal.

Recommended Action:
Review your client's investments over a full market cycle (or more) to ensure periods of decline and volatility provide upside opportunity and downside protection.

The tables above illustrate a systematic withdrawal program started in 2000, which is a market top, where the client begins with a \$500,000 investment and increases withdrawals annually to keep up with the changes in cost of living. This client faces a high risk of exhausting their account balance while they still may have many more years ahead of them.

INVESTMENT OBJECTIVES & STRATEGY

The Ocean Park Conservative Allocation Strategy has two investment objectives: to provide long-term total return and to limit volatility and downside risk. The Strategy's multi-asset diversification strategy employs unusually broad diversification across asset classes, markets, industries and issuers. A passive "buy and hold" strategy is not employed. As part of an integrated risk-management discipline, the Strategy monitors underlying holdings daily and applies a trailing stop discipline to each holding, based on a proprietary approach, to limit the impact of any sustained decline in a given asset class or holding. The overall asset allocation of the Strategy is not fixed. It can and does change significantly over time, re-allocating the portfolio in response to trend changes in the U.S. and global economy and in various investment markets.

The data sources of the performance displayed are:

From 1/1/1999 to 3/31/2013, from a marker SMA account invested in the same way as the Ocean Park Conservative Allocation Strategy and managed by Ocean Park.

From 4/1/2013 to 3/31/2016, from a marker SMA account invested in the same way as the Ocean Park Conservative Allocation Strategy but managed by an affiliate of Ocean Park.

From 4/1/2016 to 12/31/2017, from a marker SMA account invested in the same way as the Ocean Park Conservative Allocation Strategy and managed by Ocean Park.

From 1/1/2018, from a composite of SMA accounts invested in the same way as the Ocean Park Conservative Allocation Strategy by Ocean Park.

The SMA marker accounts from 1/1/2008 to 12/31/2011 were allocated up to 20% to a mutual fund managed by an affiliate of Ocean Park. The SMA marker accounts and the composite from 1/1/2012 to 3/31/2018 have been allocated up to 50% to mutual funds managed by an affiliate of Ocean Park. The Conservative Allocation strategy may also be allocated up to 50% to mutual funds managed by an affiliate of Ocean Park.

The performance shown herein represents past performance. Past performance does not guarantee future results.

The **S&P 500 Index**, a registered trademark of McGraw-Hill Co., Inc., is a market-capitalization-weighted index of 500 widely-held common stocks.

The **Bloomberg Barclays U.S. Aggregate Bond Index** is a broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market.

The benchmark for the Ocean Park Conservative Allocation Strategy is the Morningstar Allocation – 15% to 30% Equity Category, which is comprised of portfolios which seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 15% and 30%. One cannot invest directly in an index or category, and unmanaged index or category returns do not reflect any fees, expenses, or sales charges.

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FOR MARKETING PURPOSES ONLY

This material should not be relied upon as investment advice.

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